

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION**

<b>Application Number</b>	<b>10/629,689</b>
<b>Filing Date</b>	<b>07/30/2003</b>
<b>Title of Invention</b>	Programmable Automated Trustee (PAT) system, capable of advanced oversight applications, through the tracking, monitoring and analyzing of the investment process workflow activities, identifying anomalies and trends and reporting such anomalies and trends to the user.

As the below named inventors, we declare that:

This declaration is directed to the invention titled: "Programmable Automated Trustee (PAT) system , capable of advanced oversight applications , through the tracking , monitoring and analyzing of the investment process workflow activities , identifying anomalies and trends and reporting such anomalies and trends to the user."

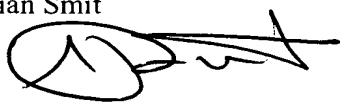

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

**FULL NAME OF INVENTORS:**

Inventor 1: Colin Julian Smit	Citizen of: ZA
Inventor Signature: 	
Inventor 2: Johannes Conradie Bruce	Citizen of: ZA
Inventor Signature: 	



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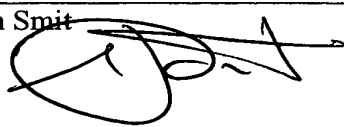
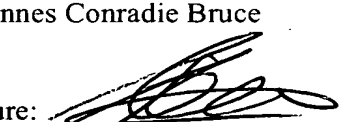
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